

REMARKS

Claims 1-20 are pending in this application. By this Amendment, the Abstract and specification are replaced with an amended Abstract and substitute specification and claims 1, 2, 5-11, 13, 16 and 17 are amended.

Prompt and favorable examination on the merits is respectfully requested.

Respectfully submitted,



James A. Oliff
Registration No. 27,075

Michael Britton
Registration No. 47,260

JAO:MB/gam

Attachment:

Amended Abstract
Substitute Specification
Marked-up Copy of Specification

Date: December 3, 2003

OLIFF & BERRIDGE, PLC
P.O. Box 19928
Alexandria, Virginia 22320
Telephone: (703) 836-6400

DEPOSIT ACCOUNT USE
AUTHORIZATION

Please grant any extension
necessary for entry;

Charge any fee due to our
Deposit Account No. 15-0461